2		3	4	5
7	Bank of Maharashtra	4354	282	0.01
8	Kanara Bank	45796	1164	..
9	Central Bank of India	23601	215	0.18
10	Corporation Bank	9649	114	..
11	Dena Bank	7327	195	..
12	Indian Bank	49476	739	0.56
13	Indian Overseas Bank	29757	267	0.65
14	Oriental Bank of Commerce	6030	613	..
15	Punjab National Bank	17256	402	..
16	Punjab & Sind Bank	3670	1	..
17	Syndicate Bank	54551	272	..
18	UCO Bank	18472	89	..
19	Union Bank of India	27997	317	..
20	United Bank of India	3463	61	..
21	Vijaya Bank	17831	70	0.15
22	State Bank of Indore	1170	201	..
23	State Bank of Bikaner & Jaipur	1495	400	..
24	State Bank of Patiala	3402	420	..
25	State Bank of Mysore	8978	5	..
26	State Bank of Saurashtra	2052	118	..
27	State Bank of Travancore	5551	..	..
	TOTAL:	1084743	11479	121.25

Representation to NABARD

199. SHRI PRAGADA KOTAIAH :
SHRI S. VIDUTHALAI VIRUMBI :

Will the Minister of FINANCE be pleased to state :

(a) whether representations have been received requesting the NABARD to treat Primary Weavers' Co-operatives at par with the Agricultural Primary Weavers' Co-operatives in the matter of charging interest on the credit limits sanctioned to them; and

(b) if so, the action taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASEKHARMURTHY): (a) Yes, Sir.

(b) National Bank for Agricultural and Rural Development (NABARD) has reported that the rate of interest charged by it on short-term 'Seasonal Agricultural Operations' (SAO) limits provided to State Co-operative Banks (SCBs) for lending to Primary Agricultural Co-operative Societies (PACS) through District Central Cooperative Banks (DCCBs), ranges between 3 per cent and 6.5 per

cent. In turn, SCBs charge interest to DCCBs at rates ranging between 3 per cent and 7 per cent. Actual interest rate is relaed to the ratio of borrowing from NABARD to outstanding at DCCB level against PACs. The DCCBs lend to PAC at 9 per cent. The DCCBs SCBs are required to involve their costly resources on agricultural lending under the discipline of 'minimum involvement' before drawing on the limits sanctioned by NABARD. The margin which the SCBs and DCCBs get on their borrowings from NABARD for SAO serves to offset the higher cost incurred by them in raising deposits which are utilised for SAO lending under the 'minimum involvement' discipline prescribed by NABARD.

Under the Scheme of Handloom finance, SCBs/DCCBs are charged interest at 9.5 per cent by NABARD and they are expected to charge the same rate of interest to Primary Weavers Cooperative Societies (PWCS). State Governments are proivindg interest subsidy at the rate of 3 per cent to State/Central Cooperative Banks and this serves as a margin to meet their operational/transportation cost. The discipline of 'minimum involvement' which is in operation for SAO borrowing from NABARD is not applicable for weavers' finance. The position of PACS and that of PWCS is not comparable. While PACS do on-lending, the PWCS use the borrowings to procure raw material and provide wages to its members. In view of above position, the interest rate of refinance for PWCS and PACS cannot be compared/related.

Banking Service Recruitment Board

200. SHRI RAJ NATH SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Banking Service Recruitment Board, Delhi have conducted any examination for P.Os and Clerks grade during the year 1994.

(b) what is the number of P.Os and Clerks recruited by the said Board during the year 1994; and

(c) how many candidates have qualified in the said examination and recruited and how many candidates have been appointed in 1994 and how many are in panel for 1995, bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHARMURTHY): (a) to (c). Yes, Sir. BSRB Delhi has reported that during 1994, they conducted two examinations, one each for Probationary Officers and Clerical cadre examinations. Details of these examinations are as follows:

Examinations for Probationary Officers and clerks conducted by BSRB Delhi during 1994

Date of examination conducted	Post for which examination conducted	No. of candidates			
		Qualified in the written examination	Finally selected	Sponsored to banks	Kept in the panel
28-08-94	Probationary Officers	317	100	100	23
13-11-94	Clerks	641	250	250	40